

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24259-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho
4 Mattocks Place
Closter, NJ 07624

Social Security No.:
xxx-xx-7401

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 23, 2021.

On 6/20/23 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: July 27, 2023
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 20, 2023
JAN: wdh

Jeanne Naughton
Clerk

In re:
Benny S Cho
Debtor

Case No. 18-24259-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 20, 2023

User: admin
Form ID: 185

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2023:

Recip ID	Recipient Name and Address
db	+ Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125
aty	+ John F. Golden, Albert Buzzetti & Associates, LLC, 467 Sylvan Avenue, Englewood Cliffs, NJ 07632-2945
lm	+ SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
517770857	STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245
517780004	+ Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275
517648738	+ Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318
517648739	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: dnj@pbslaw.org	Jun 20 2023 23:07:00	Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 20 2023 23:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 20 2023 23:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517648708	+ Email/Text: bkrpt@retrievalmasters.com	Jun 20 2023 23:08:00	AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832
517648707	+ Email/Text: bkrpt@retrievalmasters.com	Jun 20 2023 23:08:00	AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517648709	Email/PDF: bncnotices@becket-lee.com	Jun 20 2023 23:18:26	American Express, POB 1270, Newark, NJ 07101-1270
517648710	+ Email/PDF: bncnotices@becket-lee.com	Jun 20 2023 23:43:17	American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879
517749513	Email/PDF: bncnotices@becket-lee.com	Jun 20 2023 23:17:45	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517648711	+ Email/Text: bkfilings@zwickerpc.com	Jun 20 2023 23:08:00	American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322
517648717	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 20 2023 23:06:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517648712	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 20 2023 23:06:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517648718	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 20 2023 23:06:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238

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User: admin

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517648713	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jun 20 2023 23:06:00	Bank of America, 4909 Savarese Circle, FI1-908-01-50, Tampa, FL 33634-2413
517754365	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2023 23:17:51	CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517749633	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2023 23:17:52	CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517713076	Email/PDF: resurgentbknotifications@resurgent.com	Jun 20 2023 23:17:52	CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517648723	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 20 2023 23:17:48	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517648722	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 20 2023 23:43:26	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517648726	Email/Text: bankruptcycourts@equifax.com	Jun 20 2023 23:07:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517648727	Email/Text: bankruptcycourts@equifax.com	Jun 20 2023 23:07:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
517648728	+ Email/Text: bknotice@ercbpo.com	Jun 20 2023 23:08:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
517648729	+ Email/Text: bknotice@ercbpo.com	Jun 20 2023 23:08:00	ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
517648730	^ MEBN	Jun 20 2023 23:00:13	Experian, P.O. Box 2002, Allen, TX 75013-2002
517648731	^ MEBN	Jun 20 2023 23:00:01	Experian, P.O. Box 4500, Allen, TX 75013-1311
517648732	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 20 2023 23:07:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517648724	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 20 2023 23:17:55	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517648725	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 20 2023 23:31:59	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517648734	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 20 2023 23:18:18	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517765115	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 20 2023 23:32:06	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517648733	+ Email/PDF: rmscedi@recoverycorp.com	Jun 20 2023 23:32:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
517648736	+ Email/Text: DeftBkr@santander.us	Jun 20 2023 23:08:00	Santander Bank Na, Po Box 12646, Reading, PA 19612-2646
517648735	+ Email/Text: DeftBkr@santander.us	Jun 20 2023 23:08:00	Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646
517648737	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 20 2023 23:07:00	Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517648740	^ MEBN	Jun 20 2023 22:58:52	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517648741	^ MEBN	Jun 20 2023 23:00:03	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517677114	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 20 2023 23:07:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent

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Date Rcvd: Jun 20, 2023

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Blvd, Suite 300, Highlands Ranch, Colorado
80129-2386

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517648719	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648720	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648721	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517648714	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517648715	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517648716	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2023 at the address(es) listed below:

Name	Email Address
Clifford B. Frish	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;Go ldmanBeslowLLC@jubileebk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6